



Guide to the CARES Act: Seniors

In this guide, New Jersey seniors can find out more about how the CARES Act and the Families First Act—two bills passed by Congress to provide resources and relief for Americans—will help and impact them during this coronavirus health and economic crisis. We'll answer some of the most important questions related to **Medicare** services, **Social Security**, and **direct cash payments**. And we've also included tips to protect seniors from being cheated by greedy **scammers** (Page 5).

Frequently Asked Questions

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- What if I contract COVID-19 and have to be hospitalized?
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- still have these procedures?
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MEDICARE

Will Medicare pay for a coronavirus test?

Medicare will pay for you to get a test for COVID-19—you won't have to pay anything out of pocket. Under the Families First Coronavirus Response Act, deductibles and copays for people on Original Medicare or Medicare Advantage plans will be waived for medical services related to testing.

What if I contract COVID-19 and have to be hospitalized?

If you have Original Medicare and have to be hospitalized because of the coronavirus, you will still have to pay the Medicare Part A deductible, which is \$1,408 per hospital visit for 2020. Most Medigap plans will help cover this deductible.

For seniors with Medicare Advantage plans deductibles and copays for hospital stays vary by plan. If you would normally be ready to be discharged from the hospital but have to remain under quarantine because you have COVID-19, you won't be charged extra for being kept in a private room and won't have to pay an additional deductible.

How will seniors get medications needed while we're told to stay at home? In the past, Medicare drug plans only let beneficiaries receive a 30-day supply of their prescription.

The CARES Act will help Medicare Part D enrollees by requiring the plans to offer up to 90-day prescription refills if that's what the doctor prescribed, as long as there are no safety concerns. Medicare drug plans will also allow beneficiaries to fill prescription early for refills up to 90 days, depending on the prescription.

Can I still apply for Medicare during the outbreak?

Yes but only online. If you are turning 65 or are under 65 and have a disability, you can still go to ssa.gov and apply for Medicare. While the Centers for Medicare and Medicaid Services (CMS) operates the program, the Social Security Administration handles Medicare enrollment. The SSA will continue to process applications.

If you are 65 or older and have lost your job and health insurance or were on your spouse's health insurance and she or he lost a job and health coverage, you can go to the SSA website and apply for Medicare.

Is the Medicare hotline still open for questions?

Yes. If you have questions about your coverage or the services that are covered or have other issues, the 1-800-MEDICARE hotline is open 24 hours a day, seven days a week.

Medicare is recommending telehealth visits. How do I access a telehealth consultation?

The best way to schedule a telehealth visit is to call your doctor or other health care provider. During the pandemic, regulations for telehealth should be relaxed, so patients can get a telehealth consultation from their homes and providers and their patients can use their phones, tablets, computers and other devices. Providers can waive deductibles and copays for these appointments.

I was scheduled for a knee replacement. My spouse was supposed to have cataract surgery soon. Can we still have these procedures?

In most places, elective surgeries and procedures are being postponed while the coronavirus outbreak is straining hospital resources nationwide. Under current guidance, you would be asked to consider postponing your knee surgery, based on whether your condition could be life-threatening in the future. Your spouse is likely to be asked to postpone cataract surgery.

The guidelines make clear that non-elective, non-coronavirus-related care, such as transplants, cardiac procedures for patients with symptoms, cancer procedures and neurosurgery, would still be provided.

How much will patients have to pay for the COVID-19 vaccine once it becomes available?

The CARES Act ensures that the vaccine itself and its administration is free to beneficiaries through their Medicare Part B plans or through their Medicare Advantage when they receive the vaccine from an in-network provider.

Additionally, the Families First Act requires all private insurance plans to cover coronavirus testing without deductibles, coinsurance, or co-pays. That bill also prohibits plans from using tools like prior authorization to limit access to testing. The CARES Act mandates a policy cover all tests that meet the appropriate standards. Insurers also have to cover fees for visits to the ER, urgent care center, or doctor's office associated with getting a test without cost sharing. Also, the Affordable Care Act requires preventive services and vaccines to be covered by private insurance without cost-sharing.

With more patients needing to stay at home, and a growing concern over health care workforce shortages due to COVID-19, how does the CARES Act help those who depend on the home health benefit?

Under current law, only physicians are able to certify the need for home health services. With the CARES Act, all physician assistants, nurse practitioners, and clinical nurse specialists are now allowed to order home health services for beneficiaries, reducing delays and increasing beneficiary access to care in the safety of their home.

SOCIAL SECURITY

Note: The IRS is in the process of developing procedures to send stimulus payments to Americans, as called for under the CARES Act. We will update this information as we learn more.

I receive Social Security benefits. Am I also eligible to receive a stimulus check?

Yes. The CARES Act included direct payments to most Americans, including Social Security recipients. As long as your adjusted gross income (AGI) is \$75,000 or less (\$150,000 or less for married couples), you should be eligible for a \$1,200 stimulus check. The amount of the check gradually decreases once your AGI exceeds those thresholds. You won't be eligible for a stimulus payment once your income hits \$99,000 for singles (\$198,000 for couples).

I'm collecting Social Security benefits and haven't filed taxes in years. Do I need to file a return to get a stimulus payment?

Social Security recipients will automatically receive a stimulus payment if their income is below the qualifying thresholds (see above) regardless of whether they filed a tax return in recent years.

Do I need to have a Social Security number to get a stimulus payment?

Yes.

Will my regular monthly Social Security benefits be delayed because of the coronavirus?

No. You should get your direct deposit (or, for a small number of beneficiaries, a paper check or a Direct Express debit card) at the same time of the month as usual.

Can I visit my local Social Security office?

No. On March 17, the Social Security Administration (SSA) suspended face-to-face meetings in field offices and in-person hearings during the outbreak. In-person hearings are being scheduled for future dates, and phone hearings are being offered as an alternative.

Will my Social Security application take longer to process because of the coronavirus?

Possibly. It normally takes about six weeks for the SSA to process your application and start your benefits. Social Security Disability payments typically take five to six months to process. With field offices closed temporarily and phone services prioritizing the most critical requests, delays can't be ruled out.

Can I apply for Social Security benefits online?

Yes. Go to ssa.gov and sign up for [MySocialSecurity](https://my.ssa.gov). You can apply for retirement, disability and Medicare benefits online, check the status of an application or appeal, print a verification letter and more.

How about by phone?

Right now, we understand that because of the coronavirus outbreak and temporary closure of field offices, wait times for callers could be 90 minutes or more. We recommend that seniors try to access services online first.

If you want to use the phone, try the local field offices' general inquiry line (<https://secure.ssa.gov/ICON/main.jsp>). The SSA says local field offices are prioritizing disability and survivor applications for the most severe disabilities, and resolving payment-related issues such as missing payments and suspension of benefits. You can also call 800-772-1213 for help with scheduling application appointments and resolving issues such as change of address, direct deposit change and death reports.

Will Social Security call me because there is a problem with my benefits?

Generally, no. Social Security will usually contact you by mail. Fraudsters, however, will call you and claim there's a problem. They may threaten to sue you or have you arrested. Or demand payment via retail gift cards, wire transfers, pre-paid debit cards, internet currency or cash to resolve phantom issues. They often demand secrecy.

Social Security workers won't do any of these things. If you get one of these calls, hang up and report the call to the SSA's Office of the Inspector General (OIG) (<https://oig.ssa.gov/>).

SCAMS — STAY ALERT!

Scammers are out there right now, trying to capitalize on anxiety caused by COVID-19 to prey on the public. As the public health crisis continues, beware of products fraudulently marketed as “vaccine” or “cure” for the coronavirus. Be aware of scams through emails impersonating reputable organizations, like the World Health Organization, in an attempt to steal personal identifiable information.

And, with the federal government preparing to send cash payments to help Americans weather the pandemic's financial effects, con artists may pretend they are representing the government in an attempt to collect a “fee” that they claim is needed prior to receiving a payment.

Here are some tips to help you keep the scammers at bay:

- **Hang up on robocalls.** Don't press any numbers. Scammers use illegal robocalls to pitch everything from sham Coronavirus treatments to work-at-home schemes. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls.
- **Ignore online offers for vaccinations and home test kits.** Scammers are trying to get you to buy products that aren't proven to treat or prevent the “Coronavirus disease 2019” (COVID-19) — online or in stores. At this time, there also are no FDA-authorized home test kits for the Coronavirus.

- **Know who you're buying from.** Online sellers may claim to have in-demand products, like cleaning, household, and health and medical supplies when, in fact, they don't.
- **Don't respond to texts and emails about checks from the government.** Anyone who tells you they can get you the money now is a scammer.
- **Watch out for price gouging.** New Jersey prohibits excessive price increases during a state of emergency. You can report it to the New Jersey Division of Consumer Affairs (<https://www.njconsumeraffairs.gov/COVID19/Pages/default.aspx>).
- **Don't click on links from sources you don't know.** They could download viruses onto your computer or device.
- **Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus.** For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- **Do your homework when it comes to donations, whether through charities or crowdfunding sites.** Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

For more information:

- **Consumer Financial Protection Bureau:** <https://www.consumerfinance.gov/about-us/blog/beware-coronavirus-related-scams/>
- **Federal Trade Commission:** <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>
- **Justice Department:** <https://www.justice.gov/coronavirus>